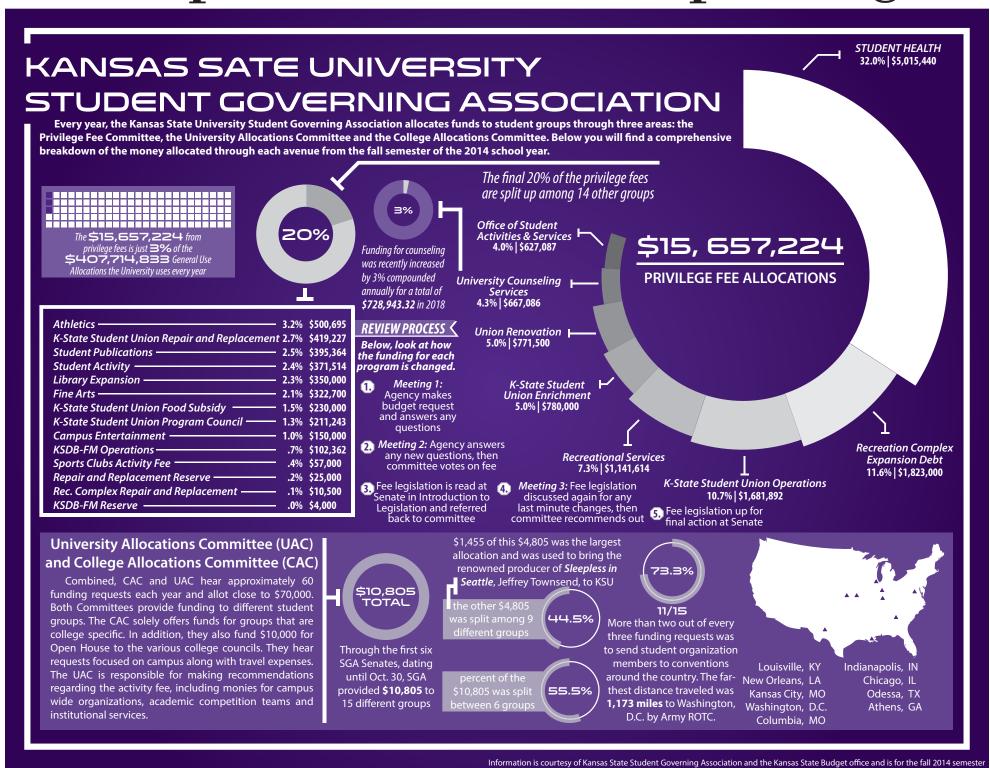
VOL. 120 NO. 76

WEDNESDAY, JANUARY 21, 2015

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The price of (student) privilege



By Bridget Beran the collegian

ach semester, students see a fee for \$405.70 show up on their bills. The privilege fee goes to fund a multitude of amenities across campus. From providing four free sessions with Counseling Services to reduced ticket prices for McCain Auditorium events, these are just a couple ways this fee enriches the lives of students across campus.

"They help serve the student body as a whole while being relatively low-cost to the student as a individual," said Andy Thompson, assistant dean and assistant director of the office of student life.

With over \$15 million being distributed, privilege fee dollars can do a lot of good for students. For many students, however, it's unclear what all is covered by the privilege fee.

"Privilege fee dollars are incredibly important to student life and how K-State's perceived as a campus," said Drew Unruh, privilege fee committee chair and sophomore in open option. "We really give students the opportunity to access a lot of services. We pay for students to get counseling from counseling services if they need it. We help pay for the Collegian and getting news out. We pay for the Rec."

Both Thompson and Unruh said they stress the importance of students utilizing their dollars, not just paying for something they never use.

"I would just like students to know that the fees they're paying go toward services that are available to them," Thompson said. "There are some that students really take advantage and some that students don't even realize are covered by privilege fee."

Those \$15 million aren't doled out lightly. Each entity is in a three-year review rotation. Once a group comes up for review, it must present its budgets, financial reports and records of use of privilege fee dollars to the privilege fee committee for review.

According to Unruh, the committee looks at how dollars are being spent and consider requests for more funding from groups. The committee also has the power to take away funding if it is decided that privilege fee dollars are being used irresponsibly, which has not been a problem in Unruh's experience.

"I would really like students to really understand what they're paying privilege fee dollars for so they can actually utilize them to the max," Unruh said. "Everyone pays them, everyone should use them. If you don't know about it, you're not going to be able to use that certain entity's value for what they are."

City Commission spends Tuesday night in extended debate on possible housing expansion

By Chloe Creager The Collegian

The primary debate points of Tuesday night's Manhattan City Commission took place during the public comments portion on the discussion of the proposal from Charles Grier, Manhattan resident, to purchase 920 square feet of land from the city of Manhattan on a tract of land that also includes the structure known as Landmark Water Tower, in order to allow for a possible residential expansion.

Grier had previously taken his proposal to City Administration and the Historic Resources Board and had submitted an application to the Board of Zoning Appeals request for its consideration of the project, after which making modifications to his initial plans regarding the other boards' recommendations, according to a City Commission agenda memo. City Commission was to determine the city's selling of the land, but the final decision was also dependent

upon the BZA's decision on his application.

Mayor Wynn Butler stated the city administrators handled the case properly. Since Landmark Water Tower is not an official historic landmark, Butler said passing the proposal to the city commission was the correct move. Bill Raymond, city attorney, said the city was within its rights to sell the property if it chose to do so.

Despite these statements, organizations such as the HRB and the Manhattan/Riley County Preservation Alliance expressed opposition to Grier's proposal, despite the fact that Grier had made modifications HRB had requested. Representatives stated reasons such as the city disregarding the water tower's significance to Manhattan and the nearby community and emphasizing the fact that it is known as Landmark Water Tower, even though the water tower is not an official national historic landmark.

The commissioners had not voted on the proposal by deadline, as

debate from supporters and opposers of the proposal continued an extended debate.

City Commission also discussed the rezoning of a vacant tract of land at the intersection of College Avenue and Vaughn Drive. The proposed rezoning would turn the vacant lot into a parking lot to be used for staff and visitor overflow parking by Mercy Regional Health Center.

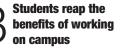
Manhattan Urban Area Board recommended approval, and the motion of approving the first reading of the ordinance was passed 4-0.

Next on the agenda was the first reading of changes to Manhattan's floodplain zoning regulations. Concerns about the effects of the new zones on previously existing houses and potential new pressures to purchase flood insurance were discussed, with Butler noting the difference between recommended and mandatory actions of those affected by the newly zoned floodplains.

CONTINUED ON PAGE 3,
"CITY COMM"

INSIDE







Tonight could be women's basketball's 150th Big 12 win

Fact of the Day

Gasoline was once sold in small bottles as a cure for lice.

mentalfloss.com

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Yesterday's answer 1-21

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1-21 **CRYPTOQUIP**

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BQXPRD PY LV PMBR YH TYR? Yesterday's Cryptoquip: SINCE I SHOULD'VE BLENDED IN THESE TWO NEW VOCAL TRACKS LAST WEEK, THIS IS AN OVERDUE OVERDUB. Today's Cryptoquip Clue: Y equals O

THE BLOTTER ARREST REPORTS

Monday, Jan. 19

Alvin James Mason of Junction City, was booked for probation violation and escape \$10,000.

from custody. Bond was set at Derek M Potter, of the 500 block of Sunset Avenue, was

booked for driving with a can-

celled, suspended or revoked li-

cense. Bond was set at \$750.

Sylvester Calvert Jr, of the 700 block of Griffith Drive, was booked for battery against a law enforcement official, obstructing legal process and unlawful use of license. Bond was set at \$4,500.

Jaime Soto Lara, of the 3300 block of Valleydale Drive, was booked for witness and/or victim intimidation. Bond was set at \$1,000.

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Emily Moore

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Letters may be rejected if they contain abusive content, lack timeliness, contain vulgarity, profanity or falsehood, promoté personal and commercial announcements, repeat comments of letters printed in other issues or contain attachments.

The Collegian does not publish open letters, third-party letters or letters that have been sent to other publications or people.

CORRECTIONS

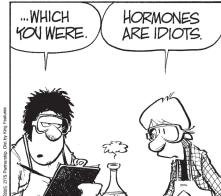
If you see something that should be corrected or clarified, call managing editor Som Kandlur at 785-532-6556 or email news@ kstatecollegian.com.

The Collegian, a student newspaper at Kansas State University, is published by Collegian Media Group. It is published weekdays during the school year and on Wednesdays during the summer. Periodical postage is paid at Manhattan, KS. POSTMASTER: Send address changes to Kedzie 103, Manhattan, KS 66506-7167. First copy free, additional copies 25 cents. [USPS 291 020] © Collegian Media Group, 2014

Zits | By Jerry Scott and Jim Borgman







the

785-260-0207

The Fourum is a quirky view of campus life in voices from the K-State community. Positive and humorous comments are selected for publication by the Collegian marketing staff.

Who invented roommates!? They suck so much, you can have mine! When is spring break?

If you are the one who took my son's Gold Samsung Galaxy S 5 phone on Saturday evening at the Rec Center, return it to the Rec. No questions asked.

I need a good Manhattan burger.

Editor's note: To submit your Fourum contribution, call or text 785-260-0207 or email the four um@kstatecollegian. com. Your e-mail address or phone number is logged but not published.

KenKen | Hard

Use numbers 1-8 in each row and column without repeating. The numbers area using the mathematical operation indicated.

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On-campus jobs provide students with 'ideal working environment'



Cassandra Nguyen | the collegian

Matt Merriman, senior in secondary education, serves coffee to a customer at Caribou Coffee in the K-State Student Union on Tuesday.

By Bridget Beran the collegian

College is an expensive endeavor. For countless students, working a part-time job is the best way to make ends meet. Across campus, hundreds of students are employed by K-State; Housing and Dining Services, residence halls, Hale Library are just a few of the several employment opportunities the university provides for students.

For Alaina Kevern, junior in animal sciences and industry, working as a campus tutor was the perfect fit. Tutoring has given Kevern a sense of satisfaction, from allowing her to push her students' understandings of the material to the success of when the lightbulb finally clicks for a student she taught.

"I like the opportunity to help others achieve their academic goals and feel like I'm making a difference at K-State," Kevern said.

Ushering new students into the transition to college and making K-State home was a goal for Blake Mosier, junior in elementary education. He accomplished this by becoming an

resident assistant for Van Zile Hall two years in a row.

"I remembered my freshman experience of living in the dorm and I wanted to have the impact on my students that my resident had on me," Mosier

Over the past two years, Mosier has learned a lot about

"Working on campus is a really good opportunity."

ALAINA KEVERN
JUNIOR, ANIMAL SCIENCE AND INDUSTRY

being flexible; adapting on the fly and knowing the types of students he's working with were important skills he gained while being a resident assistant.

"Last year I had more freshmen and they're a lot more willing to participate in things and they're looking for something to do but there's definitely a maturity aspect with freshmen," Mosier said. "This year, I'm working with a lot of upperclassmen students. They've already found their niche and their group of friends so they don't want to do as many events and different things. So it's a lot about finding a balance and reading your students."

Both Kevern and Mosier said K-State's flexibility make it the ideal working environment for students. In fact, it was the flexibility around class schedules that played an important part of Adrienne Eisenhauer's, junior in pre-journalism and mass communications, decision to work for the Ahearn Fund Athletic Hospitality. She is currently a supervisor for lower levels on game days and will soon be an assistant manager for the K-State track team.

"I really like that I get to help make sure that the athletes can focus on what they need to do so that they can improve themselves," Eisenhauer said. "I'm happy I can help in whatever way they need me to, or the coaches need me to, so that they can get the most out of their practice time so that they can become the best athlete they can be."

As far as finding a job on campus, Kevern said it is vital that students make sure they

have time and are able to balance with their class schedule first, as balancing her schedule with work has been her biggest challenge.

"They are really understanding that you're a student first, so they're really great about working around your schedule," Kevern said. "It's also great to give back to K-State since they've given so much to me."

Eisenhauer urged students to check in with Career and Employment Service, which is where she found her job.

"It's a really great resource that I feel like a lot of students don't utilize," Eisenhauer said.

With a multitude of opportunities, students find their place in the K-State workforce. Mosier said he would advise those looking into being a resident assistant to hit the ground running and push beyond their comfort zone. While Kevern felt that there might be more opportunities off-campus for jobs, she encouraged students to try for a job on-campus.

"Working on campus is a really good opportunity," Kevern said. "There are a lot of places that you could go that relate to whatever your major is so definitely go for it."

President Obama's State of the Union not at full strength but is heading in the right direction

By Som Kandlur The Collegian

Amidst the strong and carefully worded rhetoric of President Barack Obama's penultimate state of the union speech, he looked forward and outlined pressing issues that might form the agendas for the 2016 elections. Regardless, Obama provided his reasons to be optimistic for the future.

Improved economy under Obama presidency
Obama talked at length about the resurgence of the
American economy – his most important claim was that
American unemployment today was lower than it was be-

fore the recession started.

"Shadow of crisis has passed and the state of the union is strong," Obama said.

While the unemployment figure might be down, that doesn't mean the economy is in better shape. Unemployment figures are calculated using the amount of people who are currently able and looking for work. Traditional unemployment figures ignore those in the population who have given up the pursuit of a decent paying job, instead settling for underpaying work (which still counts as employment) or worse, dropping out of the job market altogether. According to a Politico article, labor force participation is currently at 62.7 percent, the lowest it has been

So while it is true that the worst impact of the recession might be behind us, it will still be a few years and much reform before it can be said that the shadow of the crisis has passed.

Building a better jobs

"Send me a bill that gives every worker in America the opportunity to earn seven days of paid sick leave. It's the right thing to do," Obama said.

If all of what Obama mentioned in his address does, in fact come to fruition, students today can expect to be part of a better and certainly more balanced job market in the future. Workplace economics promises to play a big part in the upcoming elections and a higher minimum wage and gender equality in the workplace are both issues that gained significant media attention in 2014.

Obama's address focused on encouraging policies that include an increase in minimum wages, equal wages for men and women, a pledge to work with states to adopt paid leave laws for workers and one to provide affordable, high-quality childcare to middle-class and low-income families in the form of a new tax cut of up to \$3,000 per child per year.

"It's time we stop treating childcare as a side issue, or a women's issue, and treat it like the national economic priority that it is for all of us," Obama said.

Staying ahead of the curve

Obama also stressed heavily on rebuilding the workforce that had allowed the U.S. to stay competitive throughout the 20th century.

"We still live in a country where too many bright, striving Americans are priced out of the education they need. It's not fair to them, and it's not smart for our future," Obama said.

According to Collegeboard, a not-for-profit aimed at improving higher education, tuition for in-state students at public universities increased by 225 percent from \$2,810 to \$9,139 per semester between 1984-85 and 2014-15. The average price of public two-year colleges rose 150 percent from \$1,337 to \$3,347 during the same period.

In addition to plans to work with congress to reduce monthly payments made by those burdened with student loans, Obama also reiterated his commitment to make community college free for those willing to maintain high academic performance and community service.

While this may be a great strategy that would form a stepping stone to major educational reform in the U.S., for now, it merely shifts the burden of funding from the states to the federal level.

Obama's plan costs \$6 billion a year, a quarter of which would be paid for by the states. Some states may decide to pay for this quarter by reallocating funds from existing state-level programs. The major flaw in the plan is that it merely replaces education expenses at community colleges but doesn't give the institutions any additional revenue to implement programs that actually have an impact on how students perform in community colleges.

Although the free community college program worked for the city of Chicago and Tennessee, whether or not it succeeds on a national level remains to be seen. Regardless, it is a step in the right direction.

While the country still recovers from the economic impact of the recession and high unemployment rate, the state of the union speech gave Americans a reason to be optimistic about the future.

CITY COMM | Commissioners unanimously table giving \$400,000 in economic development assistance

CONTINUED FROM PAGE 1

Manhattan Urban Area Planning Board recommended approval, and the motion to approve the first reading was passed 5-0.

The third agenda item was a request for economic development assistance from Colbert Hills Foundation in the form of \$100,000 for four

consecutive years to help Colbert Hills Golf Course cover costs. Karen McCulloh, city commissioner, requested more specific details about how the assistance would be

spent, and the motion was passed 5-0 to a request for further review.

The final item on the agenda was Grier's proposal.

Call for Nominations

University Distinguished Faculty Award for Mentoring of Undergraduate Students in Research

KSU faculty, students, staff, or administrators may submit the names of eligible faculty for this award.

Nominations should be submitted as soon as possible so that the nominees have adequate time to prepare the appropriate materials.

Nominations are due to the Office of the Provost by **February 9**, **2015**.

Student input is a valuable part of the nomination and selection process, so use this opportunity to honor those who have served you as an outstanding faculty member.

More information is available at (http://www.k-state.edu/provost/enrichment/awards/presfacund res.html).

Call for Nominations

Presidential Award for Excellence In Undergraduate Advising

Students, faculty and staff may submit the names of potential nominees for this award to department heads or deans.

Nominations should be submitted as soon as possible so that the nominees have adequate time to prepare the appropriate materials.

Deans must provide their nominations to the Office of the Provost by **February 9, 2015**

Student input is a valuable part of the nomination process, so use this opportunity to honor those who have served you as an outstanding advisor.

More information is available at (http://www.k-state.edu/provost/enrichment/awards/advisingguide.html).

Call for Nominations

University Award for Undergraduate Student in Research

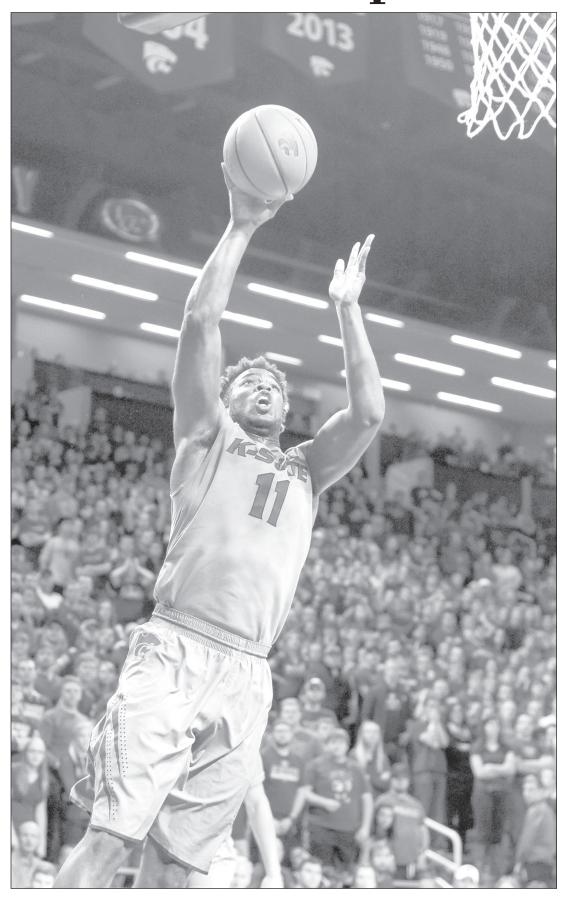
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Nominations are due to the Office of the Provost by **February 9**, **2015**.

More information is available at (http://www.k-state.edu/provost/enrichment/awards/presundstures.html).

Iowa State snaps K-State's win streak



By Tate Steinlage The Collegian

Nino Williams has struggled at Hilton Coliseum in years past. That's why he's had this year's meeting in Ames, Iowa circled on his calendar since the start of the season.

Williams opened the scoring for K-State against the Cyclones Tuesday. The senior leader quickly saw a second bucket fall, then a third and then a fourth.

By the end of the night, Williams had a new career high in points with 22. His effort was enough to give K-State (11-8, 4-2) an opportunity to upset No. 9 Iowa State, but a late-game scoring drought as a team gave way to the Cyclones (14-3, 4-1) to pull ahead and capture a 77-71 win.

"Good effort," K-State head coach Bruce Weber told K-State Sports after the game. "It's disappointing because we had a chance to beat one of the top-10 teams in the country, but we showed we're as good as anyone."

Williams added eight rebounds and four assists to go along with his career night from the field. Sophomore guard Marcus Foster dropped 16 points in another impressive performance. Senior forward Thomas Gipson and junior guard Justin Edwards finished with 15 and 12 points, respectively, to round out the Wildcat scoring.

K-State led the Cyclones 69-67 with 4:10 to play in the game. Foster hit a layup and the two teams went into the final media timeout with all the momentum on the side of the Wildcats.

That was when everything went wrong for K-State. Buckets rimmed out, rebounds were grabbed by the home team. The Wildcats were suddenly more than four minutes without a field goal and in too much of a hole to climb out of.

PARKER ROBB | THE COLLEGIAN

Senior forward **Nino Williams** hits a jumper in the second half of the Wildcats' 63-61 comefrom-behind victory over the No. 22 Bears last Saturday in Bramlage Coliseum.

With two seconds remaining, Edwards scored a layup to end the scoring drought. It was too little too late, however, as K-State's four-game winning streak came a disappointing conclusion.

"History repeats itself," Weber said. "It's the same game as the last two years. We actually led in this one longer than (the past), but Iowa State finished."

Junior forward Jameel McKay led Iowa State with 15 points, seven rebounds and three blocks. Fellow junior Georges Niang was close behind with 14 points, six rebounds and four assists.

Between the two teams, nine players finished in double-digits.

K-State opened the game with a 6-2 lead following two field goals from Williams. The senior's fourth field goal of the game gave the Wildcats a 17-12 advantage with 12:54 to play.

The Cyclones responded with a barrage of shots from behind the arc and rebounding at the glass. In the first half alone, Iowa State connected on four 3-pointers and grabbed seven offensive boards leading to 15 second-chance points.

Iowa State swung a seven-point lead in its favor with three minutes before the halftime break despite not scoring in transition. At that point, Foster had just two points on five shots.

He went on to finish the half with nine points, nailing back-to-back buckets and two freebies from the free-throw line to cut the deficit down to one at half-time, 39-38.

K-State finished the game holding Iowa State to zero points in transition.

"I thought we did good in transition," Weber said. "They had zero points in transition and they have one of the best transitions games in the country. That was huge."

K-State returns to the friendly confines of Bramlage Coliseum Saturday looking to get back into the win column. They will face the Cowboys of Oklahoma State, and tipoff is set for 11 a.m.

"The whole last couple of weeks don't matter if we don't have consistency and come back against Oklahoma State," Weber said.

Women's basketball looks to rebound against Mountaineers in Morgantown

By Ryan Porter the collegian

The K-State women's basketball team will look to return to the win column with the program's 150th conference victory tonight against West Virginia on the road in Morgantown, West Virginia.

Both K-State (11-5, 1-4, eighth in the Big 12) and West Virginia (11-6, 1-4, ninth in the Big 12) are looking to begin the trek upwards in the standings after a slow start in conference play. Only Kansas (9-9, 0-5) is ranked below the Wildcats and Mountaineers, though the two teams have faced rigorous tests in the early stretch of the conference season.

West Virginia is coming off a victory, though, and is hoping to continue the momentum picked up after the 61-49 road win over No. 21 Oklahoma State Saturday. Junior guard Bria Holmes scored her first-ca-

reer double-double against the Cowgirls, as the Mountaineers stopped the bleeding of a fourgame skid.

Holmes and senior forward Averee Fields lead West Virginia in scoring on the season, averaging 21 and 15.2 points per game, respectively. Though no players average double-digit rebounding, the Mountaineers rank first in the Big 12 in offensive rebounds per game and second in defensive rebounds

K-State is looking to rally after two-straight losses by 20 or more points. The Wildcats are led by sophomore forward Breanna Lewis who has 56 blocks on the year and is averaging 12.3 points and 5.4 blocks per game. Only the Mountaineers have more blocks on the season than Lewis and K-State.

Senior guard Ashia Woods, too, has been a force for the Wildcats. Woods is averaging nine points and 6.6 rebounds per game, including eight points in K-State's 79-59 loss

to Iowa State Saturday.

K-State head coach Jeff Mittie is searching for his first-career win against West Virginia tonight. He is 0-4 all-time against the Mountaineers, including two losses last season by an average of four points

when he was at TCU.

Though Mittie's squad has performed well at home this season — only two losses at Bramlage Coliseum — road games have been an entirely different story. K-State is still searching for its first true road win of the season and is coming off a 22-point loss on the road against Oklahoma State on Jan.

K-State and West Virginia tipoff from WVU Coliseum tonight at 6 p.m.

Rodney Dimick | The Collegian Senior guard **Ashia Woods** looks for a way to the basket on Jan. 11, 2014 at Bramlage Coliseum. Woods led the team in points against Kansas with a total of 15 points.











kstatecollegian.com

compiled by Jon Parton

Cigarette tax could more than double under Brownback's plan

In his State of the State address, Gov. Sam Brownback proposed raising taxes on alcohol and tobacco products in order to make up for the budget shortfall. If his proposal gets passed, Kansas would have the 11th highest taxes on cigarettes in the country, according to the Topeka Capital-Journal.

Under the Brownback proposal, tax on a pack of cigarettes would jump to \$2.29 from the current tax of 79 cents.

Kansas revenue is expected to be \$280 million less than expenditures this fiscal year. Next year, that number is projected to increase to \$436

State delays \$300 million worth of maintenance projects to roads

The Kansas transportation department will delay around \$300 million in maintenance projects due to Gov. Sam Brownback's proposed plan to take money away from road improvements in order to balance the budget. Officials with the department told the Wichita Eagle they will delay about \$51 million in the cur-

rent fiscal year, ending June 30. The next fiscal year, they will delay \$246 million in projects.

"We believe this one-year blip will not have a significant effect on road conditions," said Jerry Younger, assistant secretary for the Kansas transportation department to the Wichita Eagle.

Manhattan airport construction delayed

Weather has delayed the terminal expansion project at the Manhattan Regional Airport, according to the Little Apple Post. The construction, still in its first phase, is now expected to be completed in early February. Peter Van Kuren, airport director, said to the Little Apple Post that although the winter weather slowed things down, the crews

have been able to catch up in recent days. Van Kuren said the airport will host an open house in late February for the public to

"So they get a really good idea of what the building will look like, some behind the scene areas where they typically wouldn't be allowed to go during operations," Van Kuren said.

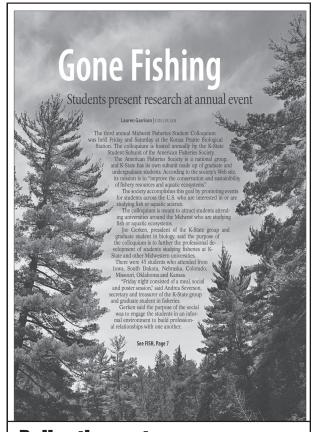
Legislators to discuss equipping police officers with body cameras

Two state representatives plan to introduce a bill this week in the Kansas House that would equip Kansas law enforcement officers with body cameras, according to the Wichita Eagle. Rep. Gail Finney, D-Wichita and Rep. John Rubin, R-Shawnee are collaborating on the proposal.

"It protects not only the citizens," Finney said to the Wichita Eagle. "It also protects law enforcement, you know, so it won't be a 'he said, she said.' We'll actually have footage documenting."

Rubin referred to studies that show police misconduct charges decrease when body cameras are in use. He said one of the issues with the bill is finding the funding.

"As with so many things we do here, the details are what counts," Rubin said to the Wichita Eagle. "And one of the big details is funding. What I don't want to do to law enforcement is give them another state unfunded mandate that's going to cost them a whole lot of money. So it's a question of how we're going to pay for it."



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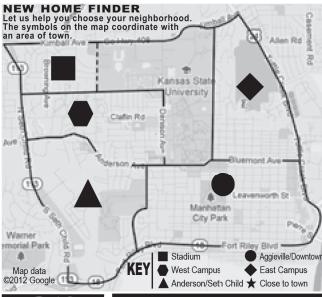
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Rules: Fill in the grid so that each row, column, and 3x3 block contains 1-9 exactly once.

3 7 1 8 9 5 6 2 4 4 5 2 6 7 1 3 9 8 9 1 8 5 4 7 2 3 6 5 3 6 1 2 8 4 7 9 2 4 7 9 6 3 1 8 5 Answer to the last Sudoku. 1 8 4 7 5 2 9 6 3 6 2 3 4 8 9 7 5 1 7 9 5 3 1 6 8 4 2

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Mutual funds harness power of the collective

NOTE: This column is sponsored by Powercat Financial Counseling

Although graduation often seems so far away, many students will hit the ground running in the work force as soon as they leave college. As you begin to think about the future, it's important to know how to wisely save and invest your money in order to pay down student loans and make life-changing purchases like a new home. Mutual funds are one tool in your investment belt you might want to know more about.

What is a mutual fund?

A mutual fund is a pool of investors in a "basket" of stocks and bonds. In other words, instead of you investing in one stock or bond, you combine your money with several others to collectively invest in many stocks and bonds.

Mutual funds work like stocks in that the money you invest goes into the portfolio, and you receive shares of interest in the fund. A professional fund manager is in charge of investing the fund.

Some businesses use mutual funds as an investment medium for their employees' retirement accounts, but you may also want to consider investing your own personal individual retirement account, aka a IRA, in a mutual

Benefits

One of the benefits of mutual funds is that because the sum of money is so large, it makes the cost of purchasing and selling stocks much cheaper than it would be if you invested in them alone.

It also means that the fund manager can invest in more stocks and bonds than you can on your own. Another benefit of investing in a mutual fund is that someone else is managing the investments for you.

Yes, this is a potential risk, but ideally you would choose a fund company that has a good reputation and track record and will have a manager in charge of the fund who has experience in investing and has been successful

How to purchase mutual funds

You can purchase a mutual fund in several ways:

1. Directly through the fund company. Vanguard, PIMCO and Fidelity are just a few of the many fund companies.

2. From a "supermarket."
This is basically purchasing funds through a third-party company. They are likely to charge you for purchasing funds, so be aware of all of the possible fees before investing with one of these companies.

3. Through a broker or financial planner who is qualified to sell investments. The benefits of going through a broker or a financial planner are that they are professionals who know about the market and the funds, and it is probably the most cost-effective way to go. Brokers will charge you for their services and possibly additional sales charges. Financial planners may do the same, but probably the least expensive thing to do would be to find a financial planner who charges by the hour instead of commission. They can probably find some less expensive, no-load funds for you (which are defined below).

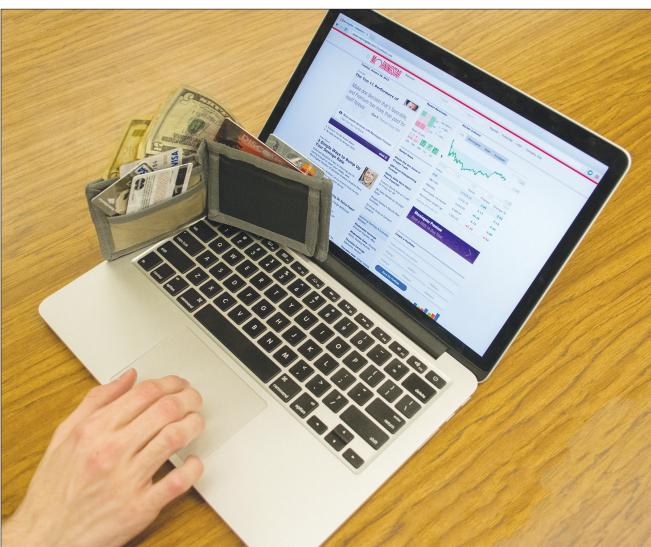


Photo Illustration by Cassandra Nguyen | the collegian

Combining your mutual funds for your investments can be helpful in making costs of purchases and selling stocks cheaper.

Load fees

It is important to be aware of load fees. Load fees are what brokers and financial planners charge you to make a commission on the money they invest on your behalf. Brokers either charge you at the beginning (front-end load) or at redemption or sale of the fund (back-end load). Funds without loads are called no-load funds. In addition to these stated or understood fees, some brokers will try to tack on 12b-1 fees, an extra but unnecessary expense to your in-

vestment. It is perfectly legal for them to charge you these fees, but is also perfectly unnecessary for you to pay the extra fee as the investor, so avoid them if you can. It might not be a stated fee so you may need to ask about it.

Checking out fund companies, brokers and funds

It is crucial to do some research before diving in and investing in anything, whether it is a stock, bond or mutual fund. You want to choose a fund

company that has had consistent success in its performance and has a good reputation. The same goes for brokers. It is important to do a broker check beforehand, which can be done through the Financial Industry Regulation Authority, an independent and not-for-profit agency dedicated to regulating the securities industry.

Morningstar.com is another helpful website that allows you to check the performance of mutual funds as well as other investments. As with any investment, make sure you do your research before investing your money. You should always know what you are getting into ahead of time.

Although many college graduates will hit the ground running, wisely investing and saving your money will ensure you don't have to keep running by the time you're ready for retirement.

Rachel Vogler is a senior in personal financial planning and peer counselor for Powercat Financial Counseling. Please send comments to edge@kstatecollegian.com.







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